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ABSTRACT

The Milwaukee Model Cities Agency was established to achieve, through citizen participation, substantial improvement in the quality of life of the people living in the inner cities. Basically this study examined the present employment and earning status of 78 former employees of the administrative section of the program. Data collected included information on (a) present income as compared to income before model cities employment, (b) job stability, and (c) period of training. The two most important variables are years of additional education and wage gains. A mailed questionnaire was sent to the 78 former employees. Of the 78, 22 or 30% responded, 11 males and 11 females. The questionnaire was divided into four sections; (1) education and training, (2) evaluation of model cities working experience, (3) quality of life, and (4) personal data. Results indicated that there was a strong relationship between additional education and salary gains. However, the extent to which any attempt can be made to determine the real benefits of educational improvement sponsored by model cities is doubtful. There are many intangible variables and what cannot be ascertained at a given point in time are the effects that present educational levels may have upon future productivity. (Author/AM)

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THE EFFECT OF CONTINUING EDUCATION ON EARNING AND JOB SECURITY OF EMPLOYEES OF THE FORMER MILWAUKEE MODEL CITIES AGENCY

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THE EFFECT OF CONTINUING EDUCATION ON EARNING AND JOB SECURITY OF EMPLOYEES OF THE FORMER MILWAUKEE MODEL CITIES AGENCY

Foreward

Several statistical reports on employment in the inner cities of America confirm that -- these cities have had more than their share of underemployment and unemployment. These conditions are due to some or all of the following: a) poor or inadequate educational attainment, b) high unemployment, c) menial jobs and low incomes, d) lack of motivation, e) dilapidated housing, f) lack of adequate medical facilities, g) poor recreational facilities, and h) general economic depression and its attendant ills.

Attention paid both locally and nationally to unemployment and underemployment as funds of poverty indicates the urgency in dealing with these problems. There is general agreement that this is a conversion process which calls for constant vigilance, dedication and planning. The only way for the average citizen to participate in this conversion process is through the development of marketable skills and/or sale of his or her labor.

Concomitant with the need to improve the lives of the Model Neighborhood Residents was the need to embark on specific training programs which would ultimately lead to a wider range of employment

probability. This called for various kinds of training programs.

Once Model Neighborhood Residents were fully and steadily employed, it could be assumed that they would improve substantially their own life styles, buy better housing and health care; commerce would increase, crime and delinquency rates and dependency on welfare would, in all probability, decrease, and many other problems related to poverty and blight would move closer to solution. This potential could not be realized without recognition of the need for a balanced program which included the factors for developing the whole human being, economically, mentally, physically and environmentally. The CDA has been and will continue to be guided by this concept in its developmental programs.

Employment of Model Neighborhood Residents was, therefore, to be interpreted to mean employment which would lead to permanent job security in that those individuals who were employed in Model Cities' projects would receive training and supportive help in order to make them more attractive to employers in the private and other public sectors.

After more than a decade of experience, not enough is known about the actual effects of training on participants in federally funded programs.

The concern among legislators, social and economic analysts as well as the public, centered around the benefits of special federal programs both to individuals and to society. The main concern is reflected in the following questions:

1. To what extent is it legitimate to spend funds in order to increase the earning power of a particular group of people?
2. Will the returns both in the short- and long-run justify the expenditure?

Educational improvement which benefits both the individual in particular and society in general also contributes to the general community welfare. Conceptually, this is human resource development. Discussion of human resource development provides a forum for the partial analyses of the role of educational opportunities for production skills, employment and income stability.

Background to the Study

On November 3, 1966, the Congress of the United States enacted a Demonstration Cities and Metropolitan Development Act [Public Law 89-574]. This Act was considered a major piece of legislation to revitalize urban blight and decay. Earlier that same year, on January 26, 1966, President Lyndon B. Johnson, in sending

the bill to Congress expressed the need to make provisions for the rebirth of the American cities. The President's message read in part:

> If we permit our cities to grow without rational design; if we stand passively by, while the center of each can become a hive of deprivation, crime, and hopelessness; if we devour the countryside as though it were limitless, while our ruins--millions of tenement apartments and dilapidated houses-- go unredeemed; if we become two people, the urban poor, the suburban affluent, each filled with mistrust and fear for each other--if this is our desire and policy as a people, then we shall effectively cripple each generation to come.

The fourteen-point program outlined in the President's message to Congress included recommendations for (a) the development of local and private initiative and widespread citizen participation, from the demonstration area in the planning and the execution of the program, and (b) provision for counseling services, job placement and retraining.

In his summary statement, the President noted that while

the cost over a six-year period would be substantial, such costs were not comparable with the ugliness, hostility, and hopelessness of unlivable cities--that the implementation of the program would mean the beginning of:

1. A more tolerable and hopeful life for millions of Americans.
2. The possibility of retraining low-income families in the central cities.
3. Improving the city's tax rate.
4. Ultimately reducing welfare costs.
5. Halting the waste of human resources.
6. Creating the potential for a more flexible choice in making residential choices.

Congress, in its deliberations, also agreed that cities large and small throughout the country did not have adequate resources to deal effectively with certain critical problems and that federal assistance in addition to existing funds for grant-in-aid was essential in order to enable these cities to provide meaningful programs for education, social services, health care, and welfare. The purposes expressed by Congress were somewhat similar to the concerns expressed by President Johnson:

> The purposes of this title (Title I) are to provide additional financial and technical assistance to enable cities of all sizes to plan, develop, and carry out locally prepared and scheduled comprehensive city demonstration programs containing new and imaginative proposals to rebuild or revitalize large slums and blight areas; to expand housing, job and income opportunities; to reduce dependence on welfare payments; to improve educational facilities and programs-----and generally to improve living conditions for the people who live in such areas-----.

Following upon the enactment in Congress of the Demonstration Cities and Metropolitan Development Act of 1966, the process was set in motion for the establishment of City Demonstration Agencies (CDA) throughout urban America. These were later referred to as Model Cities. These two terms will be used interchangeably throughout this discussion.

The Federal Department of Housing and Urban Development (HUD) which was established in 1965 was charged with the responsibility of assisting cities to implement the program within the various requirements and/or policies set forth in the Act. One such

policy was that each City Demonstration Agency develop and execute and employment and training program for residents of each ares designated as "the Model neighborhood". A letter from the Department of Housing and Urban Development dated November, 1970, entitled "Model Cities Resident Employment and Training Requirements", (CDA Number 11) detailed the requirements of Section 103(a) of the Demonstration Cities and Metropolitan Development Act of 1966; dealing with employment and training.

The basic policy spelled out in this document was that all City Demonstration Agencies (CDA) shall submit for approval to the Department of Housing and Urban Development (HUD) an employment and training plan dealing specifically with the following:

1. Specific employment and training goals for Model Neighborhood residents.
2. The governing body of each city or county participating in a Comprehensive Demonstration Program (CDA) is required to authorize, through resolution, the implementation of employment and training in all comprehensive city/county demonstration and related projects --supported in whole or in part by Model Cities supplemental or other HUD funds.

3. Section 3 of the Housing Act of 1966, as amended, and Section 235 and 236 of the National Housing Act also includes specific requirements for employment and training in rehabilitation and construction activity and is applicable to construction and rehabilitation projects funded by Model Cities.

A resolution (File No. 61-3149-a) passed by the Milwaukee Common Council, authorizing the Mayor to execute a grant agreement with the U.S. Government for the First Action Year Plan, specifically directed that CDA Letter Number 11 be implemented to the fullest extent possible. The resolution further directed all city departments to cooperate in implementing the plan.

Following the adoption of these resolutions, the "Model Cities Resident Employment Plan" was developed and approved by HUD. This was a fairly comprehensive document which would form the basis for the implementation of a comprehensive training and employment program for Model Neighborhood residents.

The Model Cities Agency was the administrative arm of the City Demonstration Agency. Staffing patterns consisted of five subsections each headed by a managing Director. These divisions were a) administrative, b) citizen participation, c) manpower,

d) comprehensive planning, e) implementation, and f) monitoring and evaluation.

There were two mechanisms developed to insure employment and training of Model Neighborhood residents. These were the Manpower Division and the Clearing House of the Model Cities Agency.

The Manpower Division was the primary vehicle for implementing employment and training consistent with the requirements of CDA Number 11. Its major responsibilities were to carry out the CDA Number 11, Resident Employment Plan and to identify job training, job development, and employment opportunities within the Model Neighborhood and city-wide.

The Clearing House was a functional entity of the Milwaukee Civil Service Commission, funded by the Model Cities Agency. It was the focal point of recruitment of Model Neighborhood residents. Its main functions were recruiting, identification of potential employees, analysis of training needs of potential employess, storage and retrieval of information. It worked closely with the Manpower Division of the Model Cities Agency.

Conceivably, Milwaukee Model Cities was established to achieve, through citizen participation, substantial improvement in

the quality of life of the people living in the inner cities. This area was specifically designated the Model Neighborhood Area -- the area suffering from severe economic depression, unemployment, underemployment, urban blight and decay.

Like most American large cities, the city of Milwaukee had (and still has) its share of economic, physical and social problems, and a growing number of low-income families. While, by and large, Metropolitan Milwaukee is not poor, the richer resources of the metropolitan area are segregated from the central city. According to the 1960 census, one out of nine families have an income of less than $3,000 a year, and one out of six have an income of less than $4,000. (There is little change in the 1970 census). Further examination of the 1960 census revealed that three out of four families in the metropolitan area with an income of less than $3,000 live in the city of Milwaukee.

This area contained slightly more than ten percent of the city's population, approximately 90,000 residents out of a total of 783,900. On the basis of the social and economic conditions of this area, it is quite obvious why it was designated for revitalization and why emphasis would be placed on employment and training for its residents.

Administrative Structure and Employment Data

The subjects for the study were employees of the former Model Cities Agency of Milwaukee. The period during which they worked covered four years, from 1970-1973. The maximum number of persons employed in any of those years was 78. Examination of Tables 1-4 shows the percentage of Model Neighborhood Residents for the four years ranges from 64 to 81 and that approximately 75% were members of minority groups for any given year. In September 1976 when the program no longer existed, the names and addresses were obtained from the Commissioner of the Department of City Development.

Table 1 reveals that the Model Cities Agency Staff and the Resident Council Staff totaled 74 employees, of which 60 or approximately 81% were residents of the Model Neighborhood. It should be noted that of the total of 74 employees, 54 were Blacks and five were Latinos.

For the Second Action Year, the Model Cities Agency and Resident Council Staff employed 67 persons of which 51 or 76% were residents of the Model Neighborhood.

For the Third Action Year, examination of the employees on the Model Cities Staff reveals that there were a total of 25

persons, 16 of which were Model Neighborhood residents. Sixty-four percent of the Model Cities Staff were Model Neighborhood residents. Of the 25 employees on the Model Cities Staff, there were 12 Blacks, and two Latinos.

For the Fourth Action Year, there were 18 people employed in the Model Cities Staff of which 13 or 72% were Model Neighborhood residents. Of the 18 employees, 11 were Blacks and one was Latino.

The over-all conclusion drawn from this examination revealed that the overwhelming number in the Model Cities Staff were:

1. Model Neighborhood Residents
2. Members of minority groups, especially from the Black community.

In each instance, for every year and in every category according to the employment target for Model Neighborhood residents, residents were above the quota that was established by Model Neighborhood Residents Council and the Model Cities Agency.

Milwaukee Model Cities Administrative Structure

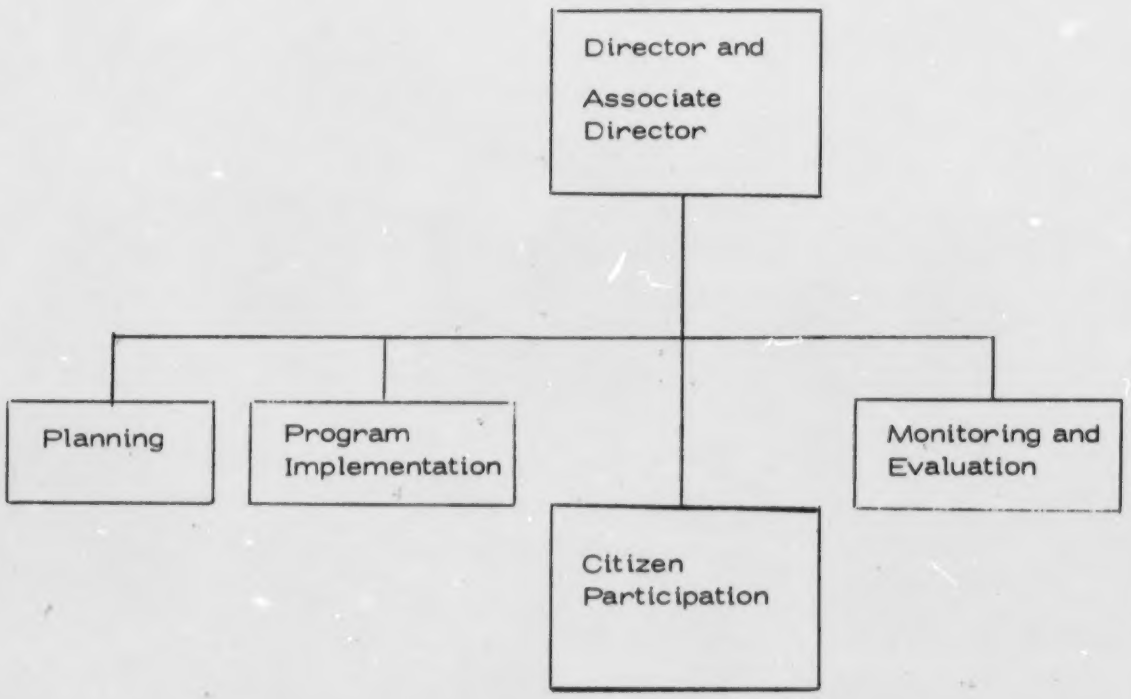

TABLE 1

MILWAUKEE MODEL CITIES
EMPLOYMENT ANALYSIS -- FIRST ACTION YEAR

FISCAL YEAR 1970

Category of Employees		Model Cities* Staff					
	No. of Emp.	MNR		Ethnic Code			
		No.	%	1	2	3	4
Professional	12	3	25	3	1	--	8
Para-Professional	41	41	100	35	4	1	1
Clerical	21	16	57	16	--	--	5
TOTAL	74	60	81	54	5	1	14

CODE: MNR = Model Neighborhood Residents Emp. = Employees
* = Includes Resident Council Staff

ETHNIC CODE:
(1) = Black
(2) = Latinos
(3) = American Indian
(4) = Other

TABLE 2

MILWAUKEE MODEL CITIES
EMPLOYMENT ANALYSIS -- SECOND ACTION YEAR

FISCAL YEAR 1971

Category of Employees	No. of Emp.	Model Cities* Staff					
		MNR		Ethnic Code			
		No.	%	1	2	3	4
Professional	18	8	44	5	3	1	9
Para-Professional	30	30	100	25	3	--	2
Clerical	19	13	68	16	2	--	1
TOTAL	67	51	76	46	8	1	12

CODE: MNR = Model Neighborhood Residents Emp. = Employees
* = Includes Resident Council Staff

ETHNIC CODE:

(1) = Black
(2) = Latinos
(3) = American Indian
(4) = Other

TABLE 3

MILWAUKEE MODEL CITIES
EMPLOYMENT ANALYSIS -- THIRD ACTION YEAR

FISCAL YEAR 1972

Category of Employees	No. of Emp.	Model Cities Staff					
		MNR		Ethnic Code			
		No.	%	1	2	3	4
Professional	7	2	29	2	1	--	4
Para-Professional	11	11	100	8	1	1	1
Clerical	7	3	43	2	--	--	5
TOTAL	25	16	64	12	2	1	10

CODE: MNR = Model Neighborhood Residents Emp. = Employees

ETHNIC CODE:
(1) = Black
(2) = Latinos
(3) = American Indian
(4) = Other

TABLE 4

MILWAUKEE MODEL CITIES
EMPLOYMENT ANALYSIS -- FOURTH ACTION YEAR

FISCAL YEAR 1973

Category of Employees	No. of Emp.	Model Cities Staff					
		MNR		Ethnic Code			
		No.	%	1	2	3	4
Professional	4	1	25	1	--	--	3
Para-Professional	9	9	100	7	1	--	1
Clerical	5	3	60	3	--	--	2
TOTAL	18	13	72	11	1	--	6

CODE: MNR = Model Neighborhood Residents Emp. = Employees

ETHNIC CODE:
(1) = Black
(2) = Latinos
(3) = American Indian
(4) = Other

Design and Methodology

This study was an attempt to examine the present employment and earning status of employees of the former Milwaukee Model Cities Agency. These were employees who took advantage of provision made for them to improve their education. Each employee was free to select course(s) from an accredited institution of higher education located in Metropolitan Milwaukee. Evidence of completion of course(s) accompanied by receipt of fee payment resulted in full reimbursement of costs.

Data collected for this study included information of a) present income as compared to income before Model Cities employment, b) job stability, and c) period of training.

This is a study of only one Model Cities program. There were hundreds of Model Neighborhood Residents employed in over 50 funded projects. This study of one program was an attempt to determine the effects in monetary earnings prior to entering Model Cities and when they received the questionnaire.

More specifically the study attempted to determine the effects of continuing education of some 78 employees of the Model Cities Agency. These were employees in the administrative section of the program

The two most important variables are years of additional education and wage gains. These are not related to other dependent variables such as place of employment, the length of training and the kind of training received.

The regression analysis showed strong relationship between additional years of education and salary gain.

The mailed questionnaire was sent to the 78 former employees along with an explanatory memorandum. Of the 78, 22 or approximately 30% responded. Of the 22 who responded, 11 were males and 11 were females. By ethnic breakdown there were ten Black males and one White. The females included nine Blacks, two Whites, and one Spanish speaking. The average age of the males was 36. The average age of the females was 33 years. The average number of dependents in each family was 2.5. The average years of residency was 12 years. Average years of higher education was two years of college.

The questionnaire was divided into four sections, namely: Education and Training, Evaluation of Model Cities Working Experience, Quality of Life, and Personal Data. It was designed to obtain specific answers dealing with:

1. Years of education before and after Model Cities.

2. Income immediately before Model Cities and income at the time of receipt of the questionnaire.
3. Years of residence in the Model Neighborhood area.
4. Several questions relating to how respondents view the value of their additional education, in relation to their own advancement and their job security.

Respondents were specifically requested not to sign the questionnaire. Neither were they requested to indicate the nature of their work nor where they were employed.

Review of Literature

Beyond high school, involvement in educational programs goes by many names. The most popular is higher education which involves training at the college or technical college level. In other cases it goes by the name of in-service training, on-the-job (OJT), internship, continuing education, retraining, upgrading and a host of others. In the majority of cases this involvement is related to adults who have extensive work experience. Regardless of the label, people who are receiving additional education, especially while employed, often do so for specific reasons. In some instances, companies or organizations demand it and bear the cost of it. This is regarded as part of their investment. In other

instances, circumstances dictate that workers seek additional training in order to compete effectively in the labor market. In any case, the ultimate product or outcome is viewed as having the potential for achieving significant economic benefits.

The case for additional education beyond high school is succinctly made by Johnson and Leslie. In reporting on tuition equity in higher education, they noted as follows:

> Our society and its institutions have deemed, among other things, equality of opportunity, individual participation, a well-educated citizenry, and upward mobility as socially desirable. They have also indicated that higher education is the most appropriate vehicle with which to achieve such goals by tying these goals to certain "credentials" that often have become synonymous with earned degrees and completion of various programs in higher education. . . Thus, in a very real sense education can and should be viewed as a social good to the extent that society deems and makes it necessary and appropriate to the achievement of its goals.

Similar analysis regarding the value of education has been

expressed (although with different qualifications) by the National Opinion Research Center (NORC), T.W. Schultz, Fritz Machlup, U. Papi, M.E. Borus, Garth Mangum, John Walsh, Gary S. Becker, Lee Hansen, and several others. On the economic importance of education and retraining, NORC, for example, had this to say: "The major forces behind the heavy participation of adults in educational activities are the demands for adequately prepared workers generated by our highly industrialized and technologically sophisticated occupational system." NORC further noted that societies that were experiencing rapid technological and organizational changes required that workers constantly learn new skills and tasks and that adults participating in new learning experiences were attempting to meet this challenge.

In his "Reflections on Investment in Man", Schultz made the point that the study and analysis of human capital rest on the proposition that "people enhance their capabilities as producers and as consumers by investing in themselves".

His main argument is summed up as follows:

1. Not all capabilities are inherent.
2. Many capabilities are developed through activities that have the attributes of an investment.

3. These investments in people are sufficiently significant to alter radically the usual measure of the amount of savings and capital formation.
4. These investments alter the structure of wages and salaries and the amount of earnings relative to income from property.

The two basic factors of production, as described by economists are labor and entrepreneurial ability. These, they suggest, lend themselves to human resource development in the widest sense when applied in this direction.

U. Papi listed several assets of education and advanced training. Those considered of primary importance are:

1. Increases receptivity to inventions and innovations.
2. Permits the increasingly advantageous combinations of factors of production as compared with those in which the human factors are of lesser quality.
3. Ensures that those individuals who are responsible for making technical, economic and political decisions possess the width of knowledge and the breadth of view, which associated with a high moral sense, enable them to avoid potentially dangerous mistakes.

Papi further noted that these results followed from the employment of increasingly better-educated and trained personnel in productive undertakings and that even when the results might become apparent only in the long run (which made them difficult to predict with precision) they reduced risks and costs.

Several economists have pointed out that the significance of human resource investment has been brought to light mainly because economists have long been puzzled by the fact that the observed rate of growth in output was much greater than the rate of increase in the principal resources that were being measured. Schultz noted in his "Reflections on Investment in Man", that "In assessing man's economic capabilities, most of the differences in earnings are the result of differences in the amounts that have been invested in people". This view is, by and large, supported by analyses of income differences based on differences in years of schooling suggesting that structure of wages and salaries is primarily determined by investment in schooling, health and on-the-job training, by information on employment opportunities, and by investment in migration. Changes in the investment in human capital are viewed as essential in the reduction of inequality in the distribution of personal income.

Becker pointed out that the recognition of worker productivity has long been ignored in economic analysis in spite of the fact that many workers increase their productivity by learning new skills on the job or by perfecting old ones while on the job. He also noted that future productivity can be improved only at a cost, and that included in such costs are the value placed on the time and effort of trainees, the teaching provided by others and the equipment and materials used. This view falls in line with what would necessarily hold for retraining or upgrading programs, whether the cost be borne by the individual or society, and that those who receive such training would in the future be more productive citizens.

Mangum and Walsh conducted a national study of Manpower Development and Training Programs over a 10-year period, from 1962 to 1972. They reported that during this period a total of 4.7 billion dollars was spent on Manpower Programs. The general results suggested that there was an increase in incremental earnings for those who were enrolled in training programs and that the highest increment went to those who had the highest pre- and post-training. Examination of earning differences for people in on-the-job (OJT) training was almost twice for those who completed training as opposed to those who did not complete their training.

The findings of Mangum and Walsh supported those of Borus, Cain, Somers, Weiss, and Gwartney. These findings suggest that while minorities, especially Blacks, did derive some benefits from retraining, these benefits were not sufficient to offset the poverty cycle or employment insecurity. There is also agreement on the difficulty in evaluating the benefits of expenditure for these programs, and that justification of future expenditure may very well rest on value judgment.

Weiss investigated the "Scholastic Achievement on Earnings of Whites and Negroes" and concluded that for Whites a significant relationship exists between an individual's scholastic achievement and earnings but the effects of education on earnings was less for Blacks.

James Gwartney conducted a study of "Discrimination and Income Differentials" and estimated that Non-white earnings are between 83 and 92 percent of White earnings in the North and 68 and 78 percent in the South. He found the color variable is significant at 0.90 level in all cases.

These findings could form the basis for comprehensive program planning with the ingredients of: job counseling, job development, job placement, monitoring and evaluation. On the other hand

they could serve to severely restrict or totally eliminate future federal expenditure for similar training programs. But in the absence of any viable alternative for employment security, earning power, and a number of related socioeconomic and social factors, education for productivity in a society highly advanced in science and technology seems only logical.

There is substantial support for special public expenditure for retraining and upgrading adults that based on the proposition that such training enhances productivity, earning power, and helps to promote strong social institutions.

Cost Benefit Analysis

Educational economists have defined cost benefit analysis as "investment planning" or "project appraisal" and have explained this as a practical way of assessing the desirability of projects, where it is important to take a long view (in the sense of allowing for side-effects of many kinds on many persons, industries, regions, etc.) i.e., it implies the enumeration and evaluation of all relevant costs and benefits. They are all in agreement on the need to improve evaluative methods in order to undertake quantitative analyses.

In Chapter V of his book, Human Capital, Becker focuses attention on social gains from college education and its effects on

the national productivity. He further notes that:

> The major difficulty here, one that always plagues economists, is in measuring benefits and cost to society that are not captured or borne by college-educated persons. All that could be done was to derive -- on the basis of crude information -- lower and what is best labeled "possible" upper limits of the social rates of return, limits that unfortunately are wide apart. The more reliable lower limits thus derived do not differ much from the private rates of return, but the upper levels are almost double the latter. In the same chapter it is shown that private rates of return on college education exceed those on business capital. The evidence is insufficient to decide whether this, or the converse is true of the social rates.

Hansen built on the earlier writings by Miller, Schultz and Hauthakker, and calculated internal money rates of return for successive stages of education. These rates of return were those which made the present value of cost and return streams equal and were calculated both for private money costs and returns. Social costs

included: (1) school cost incurred by society, that is teachers' salaries, supplies, interest and depreciation on capital; (2) opportunity costs incurred by individuals, namely; income foregone during school attendance; and (3) incidental school-related costs incurred by individuals, for example, books and travel. Private resource costs include the same three components except that in (1) above tuition and fees paid by individuals are substituted for society's costs which are normally defrayed through taxation.

Several economists have attempted to compute the returns from investment in education by using cross-section data of incomes of individuals classified by age and education. They calculated the difference between the cross-section income streams of people with varying levels of education and attributed the difference in income to differences in educational levels. They postulated that these observed relationships should endure for a stated period, and that by adjusting for incidents of mortality, time streams of extra incomes due to different levels of education could be obtained. They have cited two basic weaknesses in this approach. First, there is the danger in using a current cross-section analysis to predict a future time series. Second, there is the question whether incomes reflect marginal productivity sufficiently well to be used as a measure

of social return. Third, as Weisbrod suggested is the complicated matter that the value of extra education, includes the value of the option which it confers to obtain still further education. A fourth difficulty in the estimate of returns to extra education is that income depends on other variables besides age and education. This, they agree, leads into the complications of multivariate analysis. Becker reported that he partly solved the problem by calculating separate rates of return from college education for white male graduates, non-whites, women and rural persons. Hunt used multiple-regression techniques to ascertain the effect upon the earned incomes of some 9,000 male college graduates in 1947 of a large number of variables, including measures of ability, expenditure per pupil, size of college, parents' education, type of education and region. The results were then applied to calculate rates of return from additional college expenditure per undergraduate pupil and from graduate education. The results obtained made it clear that correction for other determinants of income is necessary.

In discussing rates of returns from investment in human capital, Thomas Johnson referred to several studies that have attempted to analyze the investments in human capital by examining the internal rate of return and the time which returns were compu

He, like others, expressed concern over some general theoretical as well as empirical difficulties associated with using internal rate of returns to compute educational benefits. He further noted that with discreet investments and returns, internal rate of return requires repetitious measures and that this was not amenable to a test of hypotheses, and that this approach was also a very week measure in predicting observed incomes. Johnson's analysis raises a very important question with regard to the reliability of using internal rates of return to predict benefits, especially when applied to minority groups. Johnson's own analysis which assumes (based on his formula) that there is a constant rate of return for all investment in human capital is debatable, particularly when applied to different ethnic groups. In fact, while in principle this may be acceptable, it may be totally inappropriate in some cases. Fogel referred directly to this concern in noting that in our society educational gain may not be on parity in terms of increase earning power, when the educational attainment and earnings of two different ethnic groups are compared. Fogel concluded that, "The income differences which remain after adjusting for education were not analyzed, but undoubtedly result from multiple causes, of which educational quality and especially discrimination would seem to be the most important."

Nicholas M. Kiefer examined four government training programs and discussed their economic benefits - NYC, Job Corps, Jobs, and MDTA - Institutional. He noted that ". . . externalities from training arise mainly from the increase from social and economic stability arising from an increase of skilled workers with jobs", and that persons with good paying jobs were far less likely to commit crimes or take part in riots than those who were chronically underemployed. In his opinion, the well being of each member of a community is improved if those who are poor are provided with training and jobs. In this regard positive externalities from training are not based only on an individuals earnings - that estimates of increased earnings alone, could undermine the true benefits from training although this was a very important factor in any attempt to make decisions about training programs.

Kiefer is in general agreement with other investigators that any reliable analysis of economic training programs should be conducted by comparing the earnings of trainees with those members of a control group taken from a population of prospective trainees. He emphasized the need for comparisons to be made over a number of time periods in order to arrive at a reasonable basis for measuring the success of any training program.

Finally Weiss summary observation brings clearly to focus the difficulty of estimating income based on education. He noted as follows:

> Intensive efforts to improve the quality of schools may, in fact, increase inequality by enhancing the economic position of whites while affecting blacks very little. Given a labor market that distributes rewards among blacks without regard to their education, the solution to the black poverty problem seems to be outside the classroom.

The problem cited with respect to evaluating the real benefits of education on earning may call for comprehensive long-term planning and it is conceivable that solutions may not be available for some of these problems. However, the assertion already had been made that these problems do not diminish the significance of higher education and skill development in a scientific and technological society. Indeed, the real challenge to promote continuing education especially for certain ethnic groups may very well rest on the problems raised by Weiss, Kiefer, and others.

Analysis of Data

Section I

This section reflects the percentage of favorable responses

to a number of questions regarding the impact of the program on the lives of the respondents. It is supported by direct quotations from them.

Training Impact - Employee Responses

Employees were asked to respond to a number of questions relating to job performance, self-confidence, present outlook, housing conditions, etc. Nearly all responded to these questions. The result of their responses is given in percentage breakdown in Table 5.

1. In response to the question of getting and keeping a job after Model Cities, 66% felt their working experience and additional education was necessary, 41% felt it was helpful but not necessary, and 15% felt it was neither necessary nor helpful. Sixty-six percent felt that they had a great deal more confidence in obtaining and keeping employment, 7% felt they had more confidence, and 28% saw no difference.
2. Eighty percent felt that their training was directly related to their work. Prior to Model Cities, 21% of those responding indicated that they had received Welfare assistance. After Model Cities that figure was reduced to 10%.
3. Ninety-three percent of the respondents said that the

TABLE 5

Respondents Evaluation Of Training

Partial Questions	Number of Respondents	Percent Expressing Significant Difference	Percent No Difference
1. Confidence in obtaining and keeping the employment.	29	65.5	34.5
2. Direct relation between additional education and work.	8	80	20
3. Training interesting & worthwhile.	14	93	7
4. After training program - promoted or received a more responsible position.	21	81	19
5. Overall improvement in living conditions.	24	89	11
6. Housing situation now compared to before Model Cities.	18	65.5	34.5
7. Potential for development in their field.	16	59	41
8. Doing more efficiently in present job after training.	20	74	26
9. Outlook on life improved because of Model Cities training.	14	54	46

training was worthwhile and interesting.

4. Eighty-one percent of the respondents felt that they have been promoted or received a new, more responsible position since their training. Eighty-nine percent agreed that there was an overall change in their lives after Model Cities due to better jobs and higher salaries. Ninety percent of the respondents are working full time.
5. Sixty-five percent felt that their housing conditions had improved, and 62% indicated that they no longer live with their parents.
6. Seventy-four percent indicated they felt they were able to perform more efficiently now than in former years.
7. Eighty-four percent felt the training program was the right program in relation to the nature of their present employment, and 59% felt that additional training helped them to discover their potential for further development.

Responses From Employees

The following breakdown of responses are direct statements from those employees who expressed their opinion about Model Cities.

Professional Growth

1. I was so motivated by my Model Cities training that I could not resist exploring the world of academics. At the present moment I am now holding down a full time job and at the same time am a student in a Masters program.
2. My Model Cities Training gave me the incentive to do something with my life and be successful at what I could do. I did it and I am very proud of myself.
3. Model Cities program gave me the impetus to forge ahead to complete my studies and compete with others in society. The "Process" opened my eyes to the social and economic problems facing America then and now.
4. Model Cities was a valuable and stimulating experience for me professionally.
5. It gave me an opportunity to do one of the things I most enjoy: Develop writing skill.
6. Gained professional confidence in my abilities.

Greater Understanding of the Functions of Local Government

1. Understanding of governmental programs; realistic

attitudes about solving problems, i.e., socioeconomic; disenchantment with political leaders.

2. I gained knowledge of the internal process of municipal government.
3. I became more aware of what my tax dollars can do.
4. It qualified me to analyze the performance of the City's public servants and see the waste of resources that they are guilty of.
5. Pure insights into government operation at local, county, state, and federal levels.
6. To understand the process of city government and the acquisition and allocation of scarce resources.

Job Security

1. I was able to get a better job.
2. Better job opportunity.
3. Model Cities has enabled me to get a better job - more money - better house, etc.
4. Good job training.
5. Provided the only opportunity I would have ever had to gain experience managing an eight million dollar program and continue my education.

6. My employment life would not be what it is today.
7. Better job placement.
8. Job placement.

Enhancement of Social Mobility

1. As a member of eight brothers and sisters and also a mother of five children who have always been on Welfare; Model Cities was able to make me the first one in my family to break the Welfare Cycle.
2. Learning to work with people of all sorts.

Section II - Statistical Analysis

In this section the linear regression is used. Education gain is used to predict salary gain. The chi square probability test was also appropriate for this exercise but the size of the sample eliminated the possibility of its usage.

The choice of linear regression is based on its widespread usage, and because it involves the assumptions of linearity. Regression analysis serves three purposes: (1) description, (2) control, and (3) prediction. The general linear regression model can be written as $y = a + bx$, where 'a' and 'b' are regression

parameters, where

$$a = \frac{\Sigma y_i - b\Sigma x_i}{n} \qquad b = \frac{n\Sigma x_i y_i - \Sigma x_i \Sigma y_i}{n\Sigma x_i^2 - (\Sigma x_i)^2}$$

and n = number of observations. Descriptive measures of association between x and y can be tested by using correlation coefficient (r). The computational formula for r is:

$$r = \frac{\Sigma x_i y_i - \frac{\Sigma x_i \Sigma y_i}{n}}{\left[\left(\Sigma x_i^2 - \frac{(\Sigma x_i)^2}{n}\right)\left(\Sigma y_i^2 - \frac{(\Sigma y_i)^2}{n}\right)\right]^{1/2}}$$

The outcome of the linear regression analysis for this study is given below.

	Salary Gain	Educational Gain
Maximum	8,000	5
Minimum	2,000	1
Average	5,263.64	2.72727
Std. Dev.	1,323.06	1.00823

Regression Line --

Salary Gain - 2363.41599 + 1063.41430 * Education Gain

Standard Errors:	499.91272	171.92895
T - Values:	4.72766	6.18520

R - Squared -- Unadjusted: .8103 Adjusted: .7997

Salary gain (y_i) is treated as a dependent variable and education gain (x_i) as an independent variable. The values for

a = 2363.41599 and b = 1063.41430. The mean and standard deviation of y are 2.72727 and 1.00823 respectively. The regression equation is: Salary gain = 2363.41599 + 1063.41430 * Educational gain, y = 2363.41599 + 1063.41430x.

Correlation coefficient closer to one indicates that there is a strong association between x and y. The correlation coefficient (r) is equal to .810. According to the Pearson Correlation Coefficient, the critical value of N = 22, is .404 at the .05 level of significance. This suggests a significant correlation between salary gain and educational gain. In this case the only feasible assumption to make is that there is a relationship between additional education and income gain. Extreme caution should be taken in not readily assuming that additional education alone may be responsible for income gain. Indeed, the influence of additional education on income gain, examined within the context of several years of working experience could be at best minimal. However, there is merit in the relationship, especially as in principle it supports other research findings. It can also be viewed as at lease a feeble attempt to examine the merits of special federally funded projects for the promotion of educational improvement and job stability.

The Limitations of the Analysis

It could be easily justified that linear regression approach is a rather simplistic one in any attempt to find "reasonable" answers to a complex problem. But in reality the problem is no less complex if attention were focused on full time students attending college. The influential variables may be different, the problem of determining the extent of their influences remains essentially similar to that of examining the effects of continuing education on adults - like those in the Model Cities project.

The point to reiterate is that the result of this analysis clearly indicates a strong relationship between additional education and salary gain. It cannot be assumed that additional years of education are responsible for the additional earning. However, if the opposite result were the case, then there would be no basis for speculation. On the other hand, the result is at least encouraging for futher investigation and preliminary discussion regarding the expediency of public funds for educational purposes.

Other Limitations

Apart from the limitations of the statistical analysis there could very well be other limitations which are manifestly inherent in the raw data itself. These could be due to such factors as:

1. Differences in income level between public and private enterprises.
2. Differences in method and types of promotion between public and private enterprises.
3. Differences in entry level due to differences in education level.

It is reasonable to assume that going from one job to another should cause some difference, especially when it is accepted that the employee is at a higher educational level. However, this may not be the case. The nature and place of employment was not considered in this pilot study. The concerns listed above as well as others would require more extensive investigation and multi-variate statistical analysis and the use of control group.

Summary

Model Cities was established to improve the overall quality of life of the people of the central city. In 1970 (according to the U.S. census) unemployment in this area was 7.2%, as compared to 4.1% for metropolitan Milwaukee. Unemployment rate in "selected low income areas", largely located in this area was even higher; 11.8%.

General education development and skill training were

considered vital factors in the attempt to improve the overall quality of life in the Model Neighborhood area. Educational statistics from this area (according to the 1970 census) reveal that over 50% of the residents did not complete high school and the median educational attainment was 10.4. The extent to which any attempt can be made to determine the real benefits of educational improvement sponsored by Model Cities is doubtful. Moreover even if this were done, discussion regarding the real impact would not be a simple exercise because discussion of educational productivity suffers from a substantial degree of uncertainty. There are many intangible variables and what cannot be ascertained at a given point in time are the effects that present educational levels may have upon future productivity. However, the central factor which is of concern is the fact that in spite of the limitations we are examining certain impacts and their effects on certain outputs. This has the implications for human resource development, with educational improvement as the central theme.

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DEMONSTRATION CITIES AND METROPOLITAN
DEVELOPMENT ACT OF 1966 (MODEL CITIES)
Survey of Former Model Cities Employees

DIRECTIONS for filling out the questionnaire:

1. Please read all instructions and questions carefully before answering.

2. Feel free to be frank about the experience gained in pursuing your education.

3. The study is divided into five sections, each of which has a set of questions about a particular topic. Try to be as specific as possible in answering the questions.

   You will not be identified in the study. You do not have to sign the questionnaire. The information you give will help to examine the value of this type of arrangement. Remember that your cooperation in expressing your true feelings may help to improve in-service training in the future for others, and maybe you.

DEMONSTRATION CITIES AND METROPOLITAN

DEVELOPMENT ACT OF 1966 (MODEL CITIES)

Survey of Employment and Educational Status of Former Employees

1970-1974

SECTION I--YOUR EDUCATION AND TRAINING

This section is designed to provide information on your educational background. This information will help me better understand your background and your ideas about education.

1. What is the last grade you completed in school? (PLEASE CIRCLE)

	High School					College			
a. Before Model Cities:	8	9	10	11	12	1	2	3	4
b. When leaving Model Cities:	8	9	10	11	12	1	2	3	4

2. Before you went to Model Cities, did you have any skill training--(CHECK a. THROUGH d.)

a.	in high school	Yes	No
b.	in technical college, college or university	Yes	No
c.	in the military	Yes	No
d.	on the job	Yes	No

3. Did you have any professional training before coming to Model Cities in

a. college b. the military c. industry

4. Check the type of educational program in which you were involved while employed at Model Cities.

_____Professional

_____Clerical

_____Technical

5. Circle the number of years of additional education or skill training you received while employed at Model Cities.

1 2 3 4

a. Circle the degree you received before leaving Model Cities.

B.S. M.S. Ph. D.

b. Circle others.

Certificate Civil Service Certification

Diploma

6. Would you like to take additional training or courses for the kind of work you've already trained for?

Yes No

7. Would you like to take additional training or courses for a different kind of work?

Yes No

8. IF YOU WOULD LIKE MORE TRAINING, what are the reasons? Put a 1. beside the most important reason, a 2. by the second most important, and a 3. by the third most important reason.

_____unable to find steady employment

_____not satisfied with type of work you've been doing

_____not satisfied with how far you've been able to advance

_____bored with the type of work you've been doing

_____not making enough money

_____not using all your skills

_____want to up-date your skills, or professional competence

9. How much more confidence do you have in your ability to get and keep jobs now, since leaving Model Cities?

_____a great deal more

_____very little more

_____some, but not a lot more

_____no difference

SECTION II--YOUR EVALUATION OF MODEL CITIES ASSISTANCE

This section is designed to solicit your opinion on the support Model Cities gave to enable you to further your education.

1. At the time you completed your courses, did you feel that it was the right program for you?

   Yes No

2. Now that you have left Model Cities and are working elsewhere, do you feel you took the right courses?

   Yes No

3. Generally, did you find your continued educational program (CHECK a. THROUGH d.)

   a. ____difficult or ____easy

   b. ____boring or ____interesting

   c. ____a waste of time or ____worthwhile

   d. ____a drag or ____fun

   e. ____directly related to your work or ____not directly related to your work

4. Do you feel your instructor(s) took a personal interest in you?

   Yes No

5. Did you get special help from the instructor(s) with any problems?

   Yes No

   If YES, what type of problems? (CHECK ALL THAT APPLY)

   ____career planning ____developing reports ____providing additional resource material ____problem analysis

6. Did you get help from your supervisor in any of the following areas? (CHECK ALL THAT APPLY)

a.____Course selection

b.____Adjusting schedule to meet class or work requirements.

c.____Applying your knowledge or skills learned to your job performance.

SECTION III--YOUR EMPLOYMENT

The purpose of this part of the questionnaire is to obtain information about some of your work attitudes and experiences. THIS INFORMATION WILL BE KEPT COMPLETELY CONFIDENTIAL. YOUR ANSWERS WILL NOT BE GIVEN TO ANYONE OUTSIDE THIS OFFICE.

1. Right now--this week, are you--

working
____full-time

working
____part-time

not working
but waiting
for a job
you have to
____start

not working
but looking
____for a job

not working
and not
looking for
____a job

2. Here's a list of some things people want out of a job. Will you put a 1. beside the one which is most important to you, a 2. by the second most important, and a 3. by the third.

____friendly, easy people to work with

____good benefits (such as vacations and medical care)

____security for the future

____a chance to do what you like

____a chance to work on your own

____a chance to get ahead

____other (what?)_____

_____

3. What has been your job situation most of the time since you left Model Cities? Have you:

____worked full-time ____worked full-time off and on

____worked part-time ____worked part-time off and on

____not worked at all

4. Getting a job is one thing but keeping it may be very important. How important do you feel was the additional education you received at Model Cities?

necessary, required for jobs	helpful, but not necessary	not necessary, not related to jobs	haven't had a job
____	____	____	____

5. At any time since your training, have you out of necessity worked at two paying jobs at the same time?

Yes No

6. Have you been promoted or received a new, more responsible position since your training?

Yes No

7. List below the job which you held during 1976, giving the difference in gross earnings, compared to what you earned at Model Cities.

	Gross Yearly Earnings at Model Cities	Present Gross Earnings	Gross Difference
EXAMPLE:	$7,000.00	$9,000.00	$2,000.00

SECTION IV--QUALITY OF LIFE

This section will be helpful in examining certain aspects of your life now as compared with how they were before your Model Cities and additional education.

1. Overall, would you say that your Model Cities working and educational experience made any important difference in your life?

Yes No

If YES, will you state in your own words in what way it made a difference:

_____

_____

_____

_____

_____

_____

2. What is your housing situation now? Are you

____renting a house or duplex ____renting an apartment

____buying a house or duplex ____living with parents or relatives

3. What was your housing situation before your Model Cities employment?

____renting a house or duplex ____renting an apartment

____buying a house or duplex ____living with parents or relatives

4. Were you receiving welfare assistance before your Model Cities Employment and training?

Yes No

5. Have you received welfare assistance since Model Cities employment and training?

Yes No

6. Have you been spending any of your own money for the following: (CHECK a. THROUGH e.)

	Before Model Cities Employment and Training	Since Model Cities Employment and Training
a. health insurance	_____	_____
b. life insurance	_____	_____

c. household or personal property insurance _____ _____

d. automobile insurance _____ _____

e. home insurance _____ _____

Does your present employer pay for any of these insurance policies? If YES, which ones?_____

_____

7. Have you put any of your own money into or invested in the following: (CHECK a. THROUGH d.)

	Before Model Cities Employment and Training	Since Model Cities Employment and Training
a. savings account	_____	_____
b. stocks or bonds	_____	_____
c. rental property	_____	_____

8. Do you own an automobile?

Yes No

9. Did you own an automobile before Model Cities employment and training?

Yes No

10. In reference to your living standard, indicate whether in your opinion each one is better, the same, or worse now than it was before your Model Cities employment and training.

	BETTER	SAME	WORSE
a. your housing	_____	_____	_____
b. your furniture	_____	_____	_____
c. your neighborhood	_____	_____	_____
d. your food	_____	_____	_____
e. your clothing	_____	_____	_____

f. your car _____ ____ _____

g. your recreational activities _____ ____ _____

h. your financial situation _____ ____ _____

i. your family health care _____ ____ _____

Do you feel Model Cities training has made a difference in any of the above?

Yes No

11. Since your Model Cities employment and training have you taken more or less interest in community or national affairs?

____More ____Less ____Same

12. What about your outlook on life since your Model Cities employment and training? In comparison to what it was before, would you say it is:

____brighter ____about the same ____not as brignt

SECTION V--PERSONAL DATA

Finally, I need some background information about you so that I can better understand your answers to my questions.

1. Sex: _____Male _____Female 2. Age: _____

3. Marital Status: _____Married _____Widowed

_____Single _____Separated

_____Divorced

4. Number of dependents: _____

5. What race do you consider yourself to be a member of?

_____White _____Spanish _____Oriental

_____Black _____Indian _____Other (which?)

6. How many years have you lived in your present community?

_____Years

7. Which of the following statements best describes your feelings about living and working in your present community?

____I like living here and think there are sufficient job opportunities for me.

____I like living here and plan to stay even if I am temporatily unemployed.

____I don't like living here and would like to move in order to get suitable work in which I could look forward to promotion and more pay.

THANKS FOR FILLING OUT THIS QUESTIONNAIRE. IF YOU HAVE ANY ADDITIONAL COMMENTS TO MAKE, PLEASE FEEL FREE TO DO SO IN THE SPACE BELOW.